

In re Tracy Lynn Dudley

Case No. 06-81166

Debtor(s)

## **SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>818.99</u>
a. Are real estate taxes included? <u>Yes X</u>	<u>No</u>
b. Is property insurance included? <u>Yes X</u>	<u>No</u>
2. Utilities:	
a. Electricity and heating fuel	\$ <u>70.00</u>
b. Water and sewer	\$ <u>20.00</u>
c. Telephone	\$ <u>52.45</u>
d. Other <u>See Detailed Expense Attachment</u>	\$ <u>55.00</u>
3. Home maintenance (repairs and upkeep)	\$ <u>30.00</u>
4. Food	\$ <u>200.00</u>
5. Clothing	\$ <u>45.00</u>
6. Laundry and dry cleaning	\$ <u>40.00</u>
7. Medical and dental expenses	\$ <u>75.00</u>
8. Transportation (not including car payments)	\$ <u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>25.00</u>
10. Charitable contributions	\$ <u>50.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>37.50</u>
b. Life	\$ <u>0.00</u>
c. Health	\$ <u>0.00</u>
d. Auto	\$ <u>0.00</u>
e. Other	\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>Real Property Taxes</u>	\$ <u>113.30</u>
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)	
a. Auto	\$ <u>0.00</u>
b. Other <u>Chapter 13 Plan payment</u>	\$ <u>130.00</u>
c. Other	\$ <u>0.00</u>
d. Other	\$ <u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17. Other <u>Vehicle Ownership Expense(Prospective Car Purchase&amp; Ins.)</u>	\$ <u>200.00</u>
Other <u>Emergencies/Miscellaneous</u>	\$ <u>125.00</u>
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>2,287.24</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>None Anticipated</u>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Total monthly income from Line 16 of Schedule I	\$ <u>2,289.00</u>
b. Total monthly expenses from Line 18 above	\$ <u>2,287.24</u>
c. Monthly net income (a. minus b.)	\$ <u>1.76</u>

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**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment**

**Other Utility Expenditures:**

<u>Cellular Phone</u>	\$	<u>35.00</u>
<u>Internet</u>	\$	<u>20.00</u>
<b><u>Total Other Utility Expenditures</u></b>	\$	<b><u>55.00</u></b>